

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

IN RE:

CASE NO. 09-14107

HAROLD E. BILBY  
ARA BILBY

CHAPTER 13

DEBTORS

JUDGE PRESTON

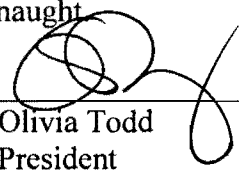
**AFFIDAVIT OF DEFAULT**

STATE OF ARIZONA        )  
COUNTY OF MARICOPA    ) ss:

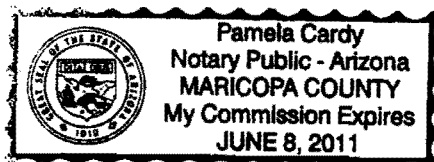
Olivia Todd, being first duly sworn, says that she is President of National Default Servicing, a servicing agent for U.S. Bank and, as such, is in charge of the record of payments on the account of Harold E. Bilby and Ara Bilby.


Affiant further says that pursuant to the Agreed Order entered February 1, 2010, Debtor failed to make payments due March through June 2010, and that there is now due and owing on said note the principal sum of \$101,543.37 with interest at the rate of 5.375% per annum February 1, 2008.

Affiant further sayeth naught

  
\_\_\_\_\_  
Olivia Todd  
President

Sworn to and subscribed in my presence by the said Olivia Todd  
this 8<sup>th</sup> day of July, 2010.



  
\_\_\_\_\_  
NOTARY PUBLIC

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the Affidavit of Default was forwarded by either ECF Noticing or Regular U. S. Mail this 13<sup>th</sup> day of July, 2010, to:

Harold E. Bilby, Jr., debtor  
5683 Tall Oaks Drive  
Milford, OH 45150  
(served via US Mail)

Ara M. Bilby, debtor  
5683 Tall Oaks Drive  
Milford, OH 45150  
(served via US Mail)

Kathleen D. Mezher  
Attorney for Debtor  
8075 Beechmont Avenue  
Cincinnati, OH 45255  
(served via ECF Noticing)

Margaret E. Burks, Trustee  
36 East Fourth Street #700  
Cincinnati, OH 45202  
(served via ECF Noticing)

Office of the US Trustee  
36 East Seventh Street #2030  
Cincinnati, OH 45202  
(served via ECF Noticing)

LAURITO & LAURITO, L.L.C.

/s/ Erin M. Laurito

---

Erin M. Laurito